

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

In Re:)
) Case No. 13-40993-399
Joyce A. Robinson,)
)
) Chapter 13
Debtor.)

CERTIFICATE OF SERVICE

I certify that a copy of the *Chapter 13 Plan*, attached hereto, was mailed *via cm/ecf or First Class Mail* to John V. LaBarge Jr., POB 430908, St. Louis, MO 63143, Chapter 13 Trustee and the United States Trustee on this **30th day of May, 2013**, as well as all creditors listed on the attached Matrix.

The Bankruptcy Company

/s/ **Rachelle N. Strong**
Rachelle N. Strong, Paralegal

Via cm/ecf:

John V. LaBarge, Jr.
PO Box 430908
St. Louis, MO 63143
Chapter 13 Trustee

Thomas Eagleton Courthouse
111 S. Tenth Street, Ste 6353
St. Louis, MO 63102
Offices of U.S. Trustee

21st Century Insurance
PO Box 15510
Wilmington, DE 19850-5510

AARP/Medicare Rx Plans
P.O. Box 29300
Hot Springs National Park, AR
71903

Academy Bank
300 Kansas Ave.
Fort Leavenworth, KS 66027

ADT Security Services
14200 E Exposition Ave
Aurora, CO 80012

Allied Waste
12976 St. Charles Rock Road
Bridgeton, MO 63044

Allied Waste Services
12976 St. Charles Rock Rd
Bridgeton, MO 63044

Ameren Missouri
PO Box 66529
Saint Louis, MO 63166-6529

American Water
Attn Bankruptcy
PO Box 578
Alton, IL 62002

Ashley Furniture
9791 Green Park Industrial Dr.
Saint Louis, MO 63118

Bay Area Credit Services
1901 W. 10th St.
Antioch, CA 94509

Cahokia Motors
3315 Mississippi Ave.
Cahokia, IL 62206

Charter Communications
Attn: Collections Dept.
P.O. Box 790086
Saint Louis, MO 63179

Charter Communications
2 Digital Place
Simpsonville, SC 29681

City of Cool Valley
P.O. Box 270298
Saint Louis, MO 63127

City of Florissant
1055 Saint Francois Street
Florissant, MO 63031

City of Hillsdale
Automated Traffic Enforcement
Division
PO Box 270298
Saint Louis, MO 63127

City of Pine Lawn
P.O. Box 270298
Saint Louis, MO 63127

City of St. Louis
1520 Market St., Room 1120
Saint Louis, MO 63103

Club Fitness
251 Center Pointe Dr.
Saint Peters, MO 63376

Collector of Revenue
Saint Louis County
41 S Central Ave
Saint Louis, MO 63105-1799

Credit Colleciton Services
Two Wells Avenue
Newton Center, MA 02459

Credit Collection Partners
905 W. Spresser Street
Taylorville, IL 62568

Credit Management, LP
4200 International Parkway
Carrollton, TX 75007

Dish Network, LLC
PO Box 9033
Littleton, CO 80160

Equifax Credit Information Services
PO Box 740241
Atlanta, GA 30374

Experian
PO Box 2002
Allen, TX 75013-2002

First Premier Bank
P.O. Box 5147
Sioux Falls, SD 57117

Gateway Legal Service, Inc.
200 N. Broadway, Ste. 950
Saint Louis, MO 63102

Homire & Wilkes
10 Beckett Plaza
Valley Park, MO 63088

HSBC/Neiman Marcus
100 Plaza Frontenac St.
MO 63142

IESI-Missouri
P.O. Box 650297
Dallas, TX 75265

Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101-7346

Laclede Gas Company
Drawer 2
Saint Louis, MO 63171

Lou Budkes Arrow Finance
7900 Carondelet
Saint Louis, MO 63105

Macy's
C/O NCCS
P.O. Box 8118
Mason, OH 45040

Meramec Community College
11333 Big Bend Blvd
Saint Louis, MO 63122

Missouri Department of Revenue
301 West High Street RM 370
Jefferson City, MO 65105

Missouri Department of Revenue
PO Box 385
Jefferson City, MO 65105

Missouri Department of Revenue
Returned Check Union
P.O. Box 87
Jefferson City, MO 65105

Network Commerical, Inc.
6355 Topanga Canyon Blvd. Ste.
255
Woodland Hills, CA 91367

North County Emergency Phys.
P.O. Box 41309 Dept. 142
Nashville, TN 37204

Northtown
1016 S. Florissant Rd.
Saint Louis, MO 63135

OK Acceptance
6900 Noonan Ave.
Saint Louis, MO 63143

OK Car Sales
10021 Halls Ferry
Saint Louis, MO 63136

Old Jamestown Realty, LLC
c/o Kruse, Reinker & Hamilton
L.L.C.
2016 S. Big Bend Blvd.
Saint Louis, MO 63117

Penn Foster
925 Oak St.
Scranton, PA 18515

Petes Shur Save
7434 Olive Blvd.
Saint Louis, MO 63130

PH Financial Services
C/O Douglas Chancellor Myers &
Assoc.
1000 Fairgrounds Rd., Suite 200
Saint Charles, MO 63301

Post Dispatch
900 N. Tucker Blvd.
Saint Louis, MO 63101

Progressive
11629 S. 700 E., Suite 250
Draper, UT 84020

Progressive Finance
700 E. Suite 250
Draper, UT 84020

Progressive Insurance
6300 Wilson Mills Road
Cleveland, OH 44143

Rushmore Service Center
P.O. Box 5508
Sioux Falls, SD 57117

Schnucks
11420 Lackland Rd.
Saint Louis, MO 63114

SMI Collections Department
PO Box 109006
Jefferson City, MO 65110

Solomon Temple Church
5569 Page Blvd
Saint Louis, MO 63112

Sprint
12503 Olive Blvd.
Saint Louis, MO 63130

STL Preowned Auto Sales LLC
3611 Morganford
Saint Louis, MO 63116

Terminix Processing Center
P.O. Box 17167
Memphis, TN 38187

TransUnion
PO Box 2000
Chester, PA 19022-2000

Transworld Systems
2235 Mercury Way, Suite 275
Santa Rosa, CA 95407

TruGreen
P.O. Box 9001501
Louisville, KY 40290

Universal Credit Acceptance
7900 Carondelet
Saint Louis, MO 63105

US Cellular
PO Box 12914
Norfolk, VA 23541

US Cellular
4039 Lindell Blvd.
Saint Louis, MO 63114

Used Auto Rental, Inc.
7900 Cardondelet
Saint Louis, MO 63105

Vantage Credit Union
4020 Fee-Fee Rd.
Bridgeton, MO 63044-2734

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

In re:)
Joyce A. Robinson)
) Case No. 13-40993
) Chapter 13
Debtor(s))

FIRST AMENDED CHAPTER 13 PLAN

PAYMENTS. Debtor is to pay to the Chapter 13 Trustee the sum of the following amounts: (complete one of the following payment options)

\$345.00 for one month, then to pay \$250.00 per month beginning in June 2013 for the remaining 57 months.

In addition, Debtor shall pay to the Trustee, and the plan base shall be increased by the following:

(1) Tax Refund. Debtor shall send any tax refund received during the pendency of the Chapter 13 case to the Trustee; however, Debtor may retain a portion of a tax refund to pay income taxes owed to any taxing authority for the same period as the refund. Debtor may also retain \$1,250 for single filers or \$1,500 for joint filers and refundable tax credits consisting of Earned Income Credit and Child Tax Credit, each year. (2) Employee Bonuses. Debtor shall send fifty percent of any employee bonus or other distribution paid or payable to Debtor during the term of the plan. (3) Additional Lump Sums. Debtor shall send additional lump sums(s) consisting of _____, if any, to be paid to the Trustee.

DISBURSEMENTS. Creditors shall be paid in the following order and in the following fashion. Unless stated otherwise, the Chapter 13 Trustee will make the payments to creditors. All disbursements by the Trustee to be made pro-rata by class, except per month disbursements described below. However, if there are funds available after payment of equal monthly payments in paragraph 5 and fees in paragraph 6, those funds shall be distributed again to those same paragraphs until paid in full before distributing to the next highest paragraphs:

1. Trustee and Court Fees. Pay Trustee a percent of all disbursements as allowed by law and pay filing fees if the Court enters an order providing for filing fees to be paid in the Chapter 13 plan.

2. Executory Contract/Lease Arrearages. Trustee to cure pre-petition arrearage on any executory contract accepted in paragraphs 3(A or B) over the following period,

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estimated as follows:

CREDITOR NAME

TOTAL AMOUNT DUE

CURE PERIOD

3. Pay sub-paragraphs concurrently:

(A) **Post-petition real property lease payments.** Debtor assumes executory contract for real property with the following creditor(s) and proposes to maintain payments in accordance with terms of the original contract as follows:

CREDITOR NAME

MONTHLY PAYMENT

BY DEBTOR/TRUSTEE

(B) **Post-petition personal property lease payments.** Debtor assumes executory contract for personal property with the following creditor(s) and proposes to maintain payments in accordance with terms of the original contract as follows:

CREDITOR NAME

MONTHLY PAYMENT

EST MONTHS REMAINING

(C) **Continuing Debt Payments (including post-petition mortgage payments on real estate other than Debtor's residence)** Maintain payments of the following continuing debt(s) in accordance with terms of the original contract with any arrearages owed at the time of filing to be cured in paragraph 5A below.

CREDITOR NAME

MONTHLY PAYMENT

(D) **Post-petition mortgage payments on Debtor's residence.** Payments due post-filing on debt(s) secured by lien(s) on Debtor(s) residence to be at the monthly amount listed below (or as adjusted by creditor under terms of loan agreement) to:

CREDITOR NAME

MONTHLY PAYMENT

BY DEBTOR/TRUSTEE

(E) **DSO Claims in equal installments.** Pay any pre-petition domestic support obligation arrears (not provided for elsewhere in this plan) in full in equal monthly installments over the life of the plan, estimated as:

CREDITOR NAME

TOTAL AMOUNT DUE

INTEREST RATE

4. **Attorney Fees.** Pay Debtor's attorney **\$1,731.00** in equal monthly payments over **12** months. Any additional fees allowed by the Court shall be paid pursuant to paragraph 6 below. [See procedures manual for limitations on use of this paragraph]

5. Pay sub-paragraphs concurrently:

(A) **Pre-petition arrears on secured claims paid in paragraph 3.** Pay pre-petition arrearage on debts paid under paragraphs 3 (C) or (D) in equal monthly installments over the period set forth below and with the interest rate identified below, estimated as follows:

CREDITOR NAME

TOTAL AMOUNT DUE

CURE PERIOD

INTEREST RATE

(B) **Secured claims to be paid in full.** The following claims shall be paid in full in equal monthly payments over the period set forth below with **3.12%** interest.

CREDITOR	EST BALANCE DUE	REPAY PERIOD	TOTAL w/ INTEREST
Cahokia Motors	\$5,000.00	60 Months	\$5,407.00

(C) **Secured claims subject to modification.** Pay all other secured claims the fair market value of the collateral, as of the date the petition was filed, in equal monthly payments over the period set forth below with **3.12%** interest and with any balance of the debt to be paid as non-priority unsecured debt under paragraph 9 (A), estimated as set forth below:

CREDITOR	BALANCE DUE	FMV	REPAY PERIOD	TOTAL w/ INTEREST
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(D) **Co-debtor guaranteed debt paid in equal monthly installments.** The following co-debtor guaranteed claims(s) to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, pay claim in equal monthly installments over the period set forth below and with interest as identified below.

CREDITOR	EST BALANCE	TRUSTEE/CO-DEBTOR	PERIOD	INTEREST RATE
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(E) Pay any post-petition fees and costs as identified in a notice filed per Federal Rule of Bankruptcy Procedure 3002.1 as a supplement to an allowed claim or any other post-petition fees and costs which the Court allows and orders the Trustee to pay. Any such amounts shall be paid in equal monthly payments over the remainder of the plan duration and shall not receive interest.

6. Pay **\$2,000.00** of debtor's attorney's fees and any additional attorney fees allowed by the Court .

7. Pay sub-paragraphs concurrently:

(A) **Unsecured Co-debtor guaranteed claims.** The following unsecured co-debtor guaranteed debt to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, pay claim in full with interest rate as identified below.

CREDITOR NAME	EST TOTAL DUE	TRUSTEE/CO-DEBTOR	INTEREST RATE
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(B) **Assigned DSO Claims.** Domestic support obligation arrearages assigned to, or recoverable by, a governmental unit, to be paid a fixed amount with the balance to be owed by the Debtor(s) after completion of the Plan, pursuant to § 507(a)(1)(B) and 1322(a)(4). Regular payments that become due after filing shall be paid **directly** by Debtor(s).

CREDITOR	TOTAL DUE	TOTAL AMOUNT PAID BY TRUSTEE (100% or lesser dollar amount enumerated here)
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8. **Priority Claims** Pay the following priority claims allowed under 11U.S.C. section 507 in full, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE
Missouri Department of Revenue	\$1,536.00
Missouri Department of Revenue	\$547.00

9. Pay the following sub-paragraphs concurrently:

(A) **General Unsecured Claims** Pay non-priority, unsecured creditors. Estimated total owed: \$68916.68. Amount required to be paid to non-priority unsecured creditors as determined by 1325(a)(4) hypothetical Chapter 7 liquidation calculation: \$0.00 Amount required to be paid to non-priority unsecured creditors as determined by 1325(b) calculation: \$0.00 Debtor guarantees a minimum of \$0.00 (Dollar amount or 100%) will be paid to non-priority unsecured creditors.

(B) **Surrender of Collateral**. Debtor proposes to surrender the following collateral to the following creditor(s) with any deficiency paid as non-priority unsecured debt:

CREDITOR	COLLATERAL
OK Car Sales	1998 Mercedes Benz

(C) **Rejected Executory Contracts/Leases**. Debtor rejects the following executory contract(s) with the following creditor(s). Any balance to be paid as non-priority unsecured debt.:

CREDITOR	CONTRACT/LEASE
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10. Other:

(A) Confirmation of the plan shall impose a duty on the holders and/or servicers of claims secured by liens on real property to apply the payments received from the trustee on the pre-petition arrearages, if any, only to such arrearages; to deem the pre-petition arrearages as contractually cured by confirmation; to apply the direct mortgage payments, if any, paid by the trustee or by the debtor(s) to the month in which they are contractually due under the plan or directly by the debtor(s), whether such payments are immediately applied to the loan or placed into some type of suspense account; to notify the trustee, the debtor(s) and the attorney for the debtor(s) of any changes in the interest rate for an adjustable rate mortgage and the effective date of the adjustment; to notify the trustee, the debtor(s) and attorney for the debtor(s) of any change in the taxes and insurance that would either increase or reduce the escrow portion of the monthly mortgage payment; and to otherwise comply with 11 U.S.C. Section 524(i). This provision shall become null and void upon the conversion of this bankruptcy to another chapter or the dismissal of this case.

(B) A creditor's treatment as a continuing debt under paragraph 3 of this plan shall be contingent on the Automatic Stay continuing to apply to the creditor, their

(L.F. 13 Rev. 9/2012)

claim, and any property securing their claim. If the stay is lifted as to a creditor or the creditor's collateral that is provided for in paragraph 3 of the plan that claim shall be reclassified as a non continuing general unsecured debt under paragraph 9(A) of this plan for purposes of repayment under the plan and discharge.

11. All secured creditors shall retain the liens securing their claims until the earlier of the payment of the underlying debt determined under non-bankruptcy law or discharge under section 1328. However, the Debtor will request avoidance of non-purchase money liens secured by consumer goods as well as judicial liens which impair exemptions and said creditors will not retain their liens if the Court enters an order granting the Debtor's request to avoid the liens.

12. Any pledged credit union shares or certificates of deposit held by any bank shall be applied to the amount owed such Claimant.

13. Title to Debtor's property to re-vest in Debtor upon confirmation. Debtor is not to incur further credit or debt without the consent of the Court unless necessary for the protection of life, health or property and consent cannot be obtained readily.

14. Any post-petition claims filed and allowed under 11 U.S.C. section 1305 may be paid through the plan.

CREDITOR'S NOTICE: YOU MUST FILE A CLAIM IN ORDER TO PARTICIPATE IN DISBURSEMENTS PROPOSED HEREIN. CLAIMS SHALL SHARE ONLY IN FUNDS DISBURSED AFTER THE CHAPTER 13 TRUSTEE RECEIVES THE CLAIM. IN COMPLIANCE WITH ORDER OF THE COURT, ABSENT A SPECIFIC ORDER OF THE COURT TO THE CONTRARY, THE CHAPTER 13 TRUSTEE, RATHER THAN THE DEBTOR, WILL MAKE ALL PRE-CONFIRMATION DISBURSEMENTS PURSUANT TO SECTION 1326(a). ALL CREDITORS ENTITLED TO PRE-CONFIRMATION DISBURSEMENTS, INCLUDING LEASE CREDITORS, MUST FILE A PROOF OF CLAIM TO BE ENTITLED TO RECEIVE SUCH PAYMENTS FROM THE CHAPTER 13 TRUSTEE. PURSUANT TO LOCAL RULE, THE PROOF OF CLAIM SHALL CONTROL THE VALUATION OF COLLATERAL AND ANY VALUATION STATED IN THE PLAN SHALL NOT BE BINDING ON THE CREDITOR. THE TRUSTEE, IN HIS SOLE DISCRETION, MAY DETERMINE TO RESERVE FUNDS FOR PAYMENT TO ANY CREDITOR SECURED BY A MORTGAGE ON REAL ESTATE PENDING FILING OF A CLAIM.

DATE: 5-17-13

DEBTOR: Joyce Robinson

Joyce Alberta Robinson